

In re:  
James G Traynham, Jr.  
Jennifer M Traynham  
Debtors

Case No. 18-12389-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 07, 2023

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James G Traynham, Jr., Jennifer M Traynham, 5648 Haddington Street, Philadelphia, PA 19131-3414
14088708	Franklin Mint Federal Credit Union, Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408
14088709	Lankenau Medical Center, Patient Payments, P.O. Box 781145, Philadelphia, PA 19178-1145
14088714	Phila Gas Works, PO Box 11700, Newark, NJ 07101-4700
14088715	+ Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14098412	+ Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095
14735717	+ Philadelphia Federal Credit Union, C/O WILLIAM J LEVANT, 910 Harvest Drive, Post Office Box 3037, Blue Bell, PA 19422-0765
14088717	Philadelphia Federal Credit Union, Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408
14176078	+ Rebecca A. Solarz, Esquire, KML Law Group, P.C., Atty for Pennsylvania Housing, Finance Agency, 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14088725	+ Weltman, Weinberg & Reis Co., LPA, 170 S. Independence Mall W., Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 08 2023 00:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14088702	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 08 2023 00:15:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
14088720	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 08 2023 00:15:00	RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
14204453	Email/Text: megan.harper@phila.gov	Feb 08 2023 00:15:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14088699	Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 08 2023 00:26:46	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
14103550	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 08 2023 00:26:46	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14092785	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 08 2023 00:26:47	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14088700	+ Email/Text: bankruptcy@cavps.com	Feb 08 2023 00:15:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14090243	+ Email/Text: bankruptcy@cavps.com	Feb 08 2023 00:15:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste

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			400, Valhalla, NY 10595-2321
14088703	+ Email/Text: bankruptcy@philapark.org	Feb 08 2023 00:15:00	City of Philadelphia, Parking Violations Branch, P.O. Box 41818, Philadelphia, PA 19101-1818
14088704	Email/Text: documentfiling@lciinc.com	Feb 08 2023 00:15:00	Comcast Cable, P.O. Box 3006, Southeastern, PA 19398-3006
14118044	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2023 00:26:47	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14088723	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2023 00:26:47	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14262768	Email/Text: bnc-quantum@quantum3group.com	Feb 08 2023 00:15:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14094273	Email/Text: mrdiscen@discover.com	Feb 08 2023 00:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14088705	+ Email/Text: mrdiscen@discover.com	Feb 08 2023 00:15:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14088707	^ MEBN	Feb 08 2023 00:11:01	Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
14088701	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 08 2023 00:16:32	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14109645	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2023 00:15:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14088712	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 08 2023 00:15:00	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14109851	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 08 2023 00:15:00	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
14088713	Email/Text: bankruptcies@penncredit.com	Feb 08 2023 00:15:00	Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
14210248	+ Email/Text: blegal@phfa.org	Feb 08 2023 00:15:00	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 North Front Street, Harrisburg, PA 17101-1406
14088718	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2023 00:26:42	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14088719	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2023 00:26:51	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14115145	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2023 00:26:51	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14091385	+ Email/PDF: rmscedi@recoverycorp.com	Feb 08 2023 00:26:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14088711	+ Email/Text: blegal@phfa.org	Feb 08 2023 00:15:00	Pa Housing Finance Age, Po Box 8029, Harrisburg, PA 17105-8029
14088721	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2023 00:26:46	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14088722	+ Email/PDF: gecsed@recoverycorp.com	Feb 08 2023 00:26:47	Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14122400	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 08 2023 00:15:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108
14088706	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 08 2023 00:15:00	Elan Financial Service, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
14088724	Email/Text: megan.harper@phila.gov	Feb 08 2023 00:15:00	Water Revenue Bureau, 1401 JFK Blvd.,

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Philadelphia, PA 19102-1663

TOTAL: 34

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14088710	*	Lankenau Medical Center, Patient Payments, P.O. Box 781145, Philadelphia, PA 19178-1145
14088716	*+	Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DAVID M. OFFEN	on behalf of Joint Debtor Jennifer M Traynham dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Debtor James G Traynham Jr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM J LEVANT	on behalf of Creditor Philadelphia Federal Credit Union efile.wjl@kaplaw.com wlevant@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: James G Traynham, Jr. and Jennifer M  
Traynham

Debtor(s)

Case No: 18-12389-mdc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 2/7/23